

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Kelly L Laluz
 Debtor

Case No. 17-18227-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 22

Date Rcvd: May 04, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 06, 2018.

db Kelly L Laluz, 2710 Kingston Rd., Easton, PA 18045-1930
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street,
 Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 14024492 +CCB/Boscovs, PO Box 182120, Columbus, OH 43218-2120
 14024493 +Central Credit Services, PO Box 358, Ramsey, NJ 07446-0358
 14024496 +GC Services Limited, PO Box 1022, Wixom, MI 48393-1022
 14024499 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd., Dallas, TX 75063
 14061769 +Nationstar Mortgage LLC, C/O 701 Market Street Suite 5000, Philadelphia, PA 19106-1541
 14062147 +Nationstar Mortgage, LLC, c/o Kevin G. McDonald, Esq., 701 Market Street, Ste 5000,
 Philadelphia, PA 19106-1541
 14024500 PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 05 2018 01:56:42

Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
 Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 05 2018 01:57:02 U.S. Attorney Office,
 c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 14024497 EDI: HNDA.COM May 05 2018 05:58:00 Honda Financial Services, PO Box 7829,
 Philadelphia, PA 19101
 14024489 +EDI: AMEREXPR.COM May 05 2018 05:58:00 American Express, PO Box 981537,
 El Paso, TX 79998-1537
 14024490 EDI: BANKAMER.COM May 05 2018 05:58:00 Bank of America, PO Box 982235,
 El Paso, TX 79998
 14024491 +EDI: RMSC.COM May 05 2018 05:58:00 Care Credit, PO Box 965036, Orlando, FL 32896-5036
 14024494 +EDI: CHASE.COM May 05 2018 05:58:00 Chase/Bank One Card Services, PO Box 15123,
 Wilmington, DE 19850-5123
 14024495 +EDI: WFNNB.COM May 05 2018 05:58:00 Comenity Bank, PO Box 182120,
 Columbus, OH 43218-2120
 14024498 +EDI: CBSKOHLS.COM May 05 2018 05:58:00 Kohls/Capital One, N56 W 17000 Ridgewood Drive,
 Menomonee Falls, WI 53051-5660

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 06, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 3, 2018 at the address(es) listed below:

JASON M. RAPA on behalf of Debtor Kelly L Laluz jrapa@rapalegal.com,
 mrapa@rapalegal.com/ssprouse@rapalegal.com/krapa@rapalegal.com
 KEVIN G. MCDONALD on behalf of Creditor Nationstar Mortgage LLC bkgroup@kmlawgroup.com
 MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov
 WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation d/b/a Honda
 Financial Servcies, administrator for Honda Lease Trust ecfmail@mortoncraig.com,
 mhazlett@mortoncraig.com/mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1	<u>Kelly L Laluz</u>	Social Security number or ITIN	xxx-xx-9626
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 17-18227-ref			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Kelly L Laluz

5/3/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.